



**Federal Deposit Insurance Corporation**  
550 17th Street, NW, Washington, D.C. 20429-9990

**Financial Institution Letter**  
**FIL-32-2014**  
**June 25, 2014**

## PROPOSED REGULATORY CAPITAL REPORTING CHANGES

**Summary:** The federal banking agencies are requesting comments on proposed revisions to the risk-weighted assets portion of Schedule RC-R, Regulatory Capital, of the Consolidated Reports of Condition and Income (Call Report). These proposed reporting changes would incorporate into Part II of Schedule RC-R the standardized approach for calculating risk-weighted assets under the agencies' revised regulatory capital rules. A limited change to Schedule RC-L, Derivatives and Off-Balance Sheet Items, would revise the reporting of securities borrowed. These proposed Call Report changes would take effect March 31, 2015.

**Statement of Applicability to Institutions under \$1 Billion in Total Assets:** This Financial Institution Letter applies to all FDIC-supervised banks and savings associations, including community institutions. Although proposed revised Schedule RC-R, Part II, would include more risk-weight categories than at present in Part II, certain data items in the new risk-weight categories should have limited applicability to community institutions.

### Distribution:

FDIC-Supervised Banks (Commercial and Savings)  
and FDIC-Supervised Savings Associations

### Suggested Routing:

Chief Financial Officer  
Chief Accounting Officer  
Call Report Preparer

### Related Topics:

[FIL-31-2014, June 23, 2014, Proposed Regulatory Capital Reporting Changes](#)

[FIL-4-2014, January 24, 2014, Revisions to Regulatory Reports](#)

[FIL-3-2014, January 22, 2014, Revisions to the Consolidated Reports of Condition and Income and the FFIEC 101 Report](#)

[FIL-31-2013, July 9, 2013, Regulatory Capital Rules: Regulatory Capital, Implementation of Basel III, Capital Adequacy](#)

### Attachments:

[Proposed Agency Information Collection Activities: Comment Request: FFIEC 031 and FFIEC 041 Banker Teleconference Presentation – PDF](#)  
[Banker Teleconference Transcript - PDF](#)

### Contact:

FDIC's Data Collection and Analysis Section at 800-688-3342 or [insurance-research@fdic.gov](mailto:insurance-research@fdic.gov)

### Note:

FDIC Financial Institution Letters (FILs) may be accessed from the FDIC's Web site at <http://www.fdic.gov/news/news/financial/2014/>.

To receive FILs electronically, please visit <http://www.fdic.gov/about/subscriptions/fil.html>.

Paper copies may be obtained via the FDIC's Public Information Center, 3501 Fairfax Drive, E-1002, Arlington, VA 22226 (877-275-3342 or 703-562-2200).

### Highlights:

- The proposed changes to Schedule RC-R, Part II, Risk-Weighted Assets, are consistent with the revised regulatory capital rules approved by the banking agencies in July 2013. Drafts of the revised reporting forms and instructions for Schedule RC-R, Part II, and Schedule RC-L are available at [www.ffiec.gov/ffiec\\_report\\_forms.htm](http://www.ffiec.gov/ffiec_report_forms.htm).
- In addition to an expanded number of risk-weight categories, other proposed revisions to Schedule RC-R, Part II, include greater detail on loans and new items for reporting securitization exposures under the standardized approach.
- Each institution is invited to review and comment on any or all of the proposed Call Report revisions. Comments must be submitted by August 22, 2014.
- As previously announced, institutions that are not advanced approaches institutions will continue to complete Schedule RC-R, Part I.A, Regulatory Capital Components and Ratios, through December 31, 2014. Part I.A will be removed effective March 31, 2015, and all institutions will then complete Part I of Schedule RC-R, which currently is designated Part I.B.
- The banking agencies will conduct a banker teleconference to explain the proposed changes to Schedule RC-R, Part II, and Schedule RC-L and answer questions about the proposal on Friday, June 27, 2014, from 2:00 to 3:30 p.m. Eastern Time. Please refer to FIL-31-2014 at <http://www.fdic.gov/news/news/financial/2014/fil14031.html> for further information about this event and the proposed Call Report changes.
- Resources for community institutions on the revised regulatory capital rules, including an interagency guide and an expanded guide for FDIC-supervised institutions, are available on the FDIC's Web site at <http://www.fdic.gov/regulations/capital/>. Institutions with specific questions about the revised rules may send an e-mail to the FDIC at [regulatorycapital@fdic.gov](mailto:regulatorycapital@fdic.gov).